

ELECTRONIC EMAIL FILTERING SYSTEM**Abstract of the Disclosure**

5 A system that filters e-mail is comprised of a clearinghouse that processes a check attached to the e-mail. The check is made out to the intended recipient with an expiration date and a transaction identification. The clearinghouse verifies the signature of the sender, the validity date of the check, tracks the transaction identification to verify it is unique, verifies the sufficiency of the sender's account,

10 and institutes a hold on the account equal to the amount of the check. The clearinghouse generates a status of the check that is sent with the e-mail and check to the recipient's Internet service provider. The Internet service provider, based on the status, either sends the check to the intended recipient or back to the sender.

F O B W F 2 0 0 2 0 0 2 0 0 2 0 0 2 0 0